

CV 10-5721
UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK

FILED
IN CLERK'S OFFICE
U.S. DISTRICT COURT E.D.N.Y.

★ DEC 09 2010 ★

BROOKLYN OFFICE

LAURIE COOK,

Plaintiff,

-against-

FIRST REVENUE ASSURANCE, LLC,

Defendant.

**VERIFIED COMPLAINT and DEMAND
FOR JURY TRIAL**

HURLEY, J.
LINDSAY, M.J.

SUMMONS ISSUED

NOW COMES Plaintiff, Laurie Cook ("Plaintiff"), by and through her attorneys, Krohn & Moss, Ltd., for his Verified Complaint against Defendant, First Revenue Assurance, LLC ("Defendant"), alleges as follows:

Nature of the Action

1. This action is brought by Plaintiff pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq.* ("FDCPA").

Parties

2. Plaintiff is a natural person residing in Jamaica, Queens County, New York.
3. Plaintiff is allegedly obligated to pay a debt and is a consumer as defined by 15 U.S.C. § 1692a(3).
4. Defendant is a company conducting business in the state of New York.
5. Defendant is a debt collector as defined by 15 U.S.C. § 1692a(6), and sought to collect a consumer debt from Plaintiff.
6. Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives and insurers.

Jurisdiction and Venue

7. Jurisdiction of this court arises pursuant to 15 U.S.C. § 1692k(d), which states that such actions may be brought and heard before “any appropriate United States district court without regard to the amount in controversy.”

8. Because Defendant conducts business in New York, personal jurisdiction is established

9. Venue is proper pursuant to 28 U.S.C. § 1391(b)(2).

Factual Allegations

10. Defendant places constant and continuous collection calls to Plaintiff seeking and demanding payment for an alleged debt owed.

11. Defendant has been placing collection calls to Plaintiff for nearly six months.

12. Defendant places multiple collection calls to Plaintiff daily.

13. Defendant places collection calls to Plaintiff from telephone number: 800-681-5823.

14. Defendant places collection calls to Plaintiff on telephone numbers: 509-293-1445 and 509-420-6908.

15. When Plaintiff answers the phone she is put on hold for up to thirty minutes and is forced to hang up without speaking to a representative.

16. Defendant refuses to allow Plaintiff to speak with a supervisor.

CLAIM FOR RELIEF

17. Defendant’s violations of the FDCPA include, but are not limited to, the following:

- a. Defendant violated §1692d of the FDCPA by engaging in conduct the natural consequence of which is to harass, oppress or abuse Plaintiff in connection with the collection of a debt;
 - b. Defendant violated §1692d(5) of the FDCPA when Defendant caused Plaintiff's telephone to ring repeatedly and continuously with the intent to annoy, abuse, and harass Plaintiff.
18. Plaintiff is entitled to his attorney's fees and costs incurred in this action.

WHEREFORE, Plaintiff prays that judgment be entered against Defendant for the following:

- (1) Statutory damages of \$1000.00 pursuant to 15 U.S.C. § 1692k;
- (2) Reasonable attorneys' fees, costs pursuant to 15 U.S.C. § 1692k; and
- (3) Awarding such other and further relief as may be just, proper and equitable.

Dated: December 2, 2010

KROHN & MOSS, LTD.

By: 

Adam T. Hill
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Attorney for Plaintiff

DEMAND FOR JURY TRIAL

PLEASE TAKE NOTICE that Plaintiff, Laurie Cook, hereby demands a jury trial in this matter.

VERIFICATION


STATE OF NEW YORK)

Plaintiff, Laurie Cook, being duly sworn, deposes and says:

1. I am the Plaintiff in this civil proceeding;
2. I have read the foregoing Verified Complaint prepared by my attorneys and I believe that all of the facts contained therein are true and correct, to the best of my knowledge, and formed after reasonable inquiry;
3. I believe that this civil Complaint is well ground in fact and warranted by existing law or by a good faith argument for the extension, modification or reversal of existing law;
4. I believe that this civil Complaint is not interposed for any improper purpose, such as to harass any Defendant(s), cause unnecessary delay to any Defendant(s), or create a needless increase in the cost of litigation to any Defendant(s), named in the Complaint.
5. I have filed this Complaint in good faith and solely for the purposes set forth in it;
6. Each and every exhibit I have provided to my attorneys, which has/have been attached to this Complaint, is/are true and correct copy(s) of the original(s); and
7. Except for clearly indicated redactions made by my attorneys where appropriate, I have not altered, changed, modified or fabricated the exhibit(s), except that some of the attached may contain some of my own handwritten notations.

Pursuant to 28 U.S.C. § 1746(2), I, Laurie Cook, hereby declare (or certify, verify or state) under penalty of perjury that the foregoing is true and correct.

Dated: 11/18/2010


Laurie Cook